

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-30390-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alison Freadhoff  
aka Alison Morgan  
71 Borrelly Blvd.  
Sewell, NJ 08080

Social Security No.:  
xxx-xx-4398

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 7, 2017.

On 9/8/2021 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: October 20, 2021  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 10, 2021  
JAN:

Jeanne Naughton  
Clerk

In re:  
Alison Freadhoff  
Debtor

Case No. 17-30390-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 10, 2021

User: admin  
Form ID: 185

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

Recip ID	Recipient Name and Address
db	+ Alison Freadhoff, 71 Borrelly Blvd., Sewell, NJ 08080-2414
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517196762	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517110476	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517110477	+ Aspire Cardholder Services, Po Box 105555, Atlanta, GA 30348-5555
517110485	+ Fries Mill Dental Associates, 188 Fries Mill Road L-3, Turnersville, NJ 08012-2055
517110486	+ Lanzi Burke Oral & Maxillofacial Surgeon, 449 Hurffville Crosskeys Road Unit 11, Sewell, NJ 08080-9369
517139025	+ Lanzi Burke Oral and Maxillofacial Surgeons, Scott H. Marcus & Assoc., 121 Johnson Rd, Turnersville, NJ 08012-1758
517110489	+ Pressler and Pressler, LLP, ATTN: Christopher P. Odogbili, 7 Entin Road, Parsippany, NJ 07054-5020
517110493	+ Selip & Stylianou LLP, ATTN: Richard Samuel Eichenbaum, 10 Forest Avenue Suite 300 P.O. Box 914, Paramus, NJ 07652-5238
517110487	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Lexus Financial Services, PO Box 9490, Cedar Rapids, IA 52409
517470042	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517130578	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517168008	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517110499	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgage, 8480 Stagecoach Cir, Frederick, MD 21701
517170911	+ Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517181837	#+ Wells Fargo Bank, NA, Default Document Processing, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 10 2021 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Sep 10 2021 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517149516	Email/Text: Bankruptcy@absoluteresolutions.com	Sep 10 2021 20:28:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive Ste 350, Bloomington, MN 55437
517110473	Email/Text: amscbankruptcy@adt.com	Sep 10 2021 20:29:00	ADT Security Services, PO Box 650485, Dallas, TX 75265-0485
517110475	Email/Text: bnc@alltran.com	Sep 10 2021 20:29:00	Alltran Financial, LP, P.O. Box 722929, Houston, TX 77272-2929
517110478	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 10 2021 20:32:02	Capital One, Attn: Bankruptcy, Po Box 30253,

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			Salt Lake City, UT 84130-0253
517110479	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 10 2021 20:32:09	Capital One/ Best Buy, P.O. Box 30258, Salt Lake City, UT 84130-0258
517110481	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 10 2021 20:29:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517110482	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 10 2021 20:29:00	Comenity Capital/Bosco, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517110483	+ Email/PDF: creditonebknottifications@resurgent.com	Sep 10 2021 20:31:57	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517127290	Email/Text: mrdiscen@discover.com	Sep 10 2021 20:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517110484	+ Email/Text: mrdiscen@discover.com	Sep 10 2021 20:29:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517110480	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 10 2021 20:32:08	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517286638	Email/PDF: resurgentbknottifications@resurgent.com	Sep 10 2021 20:32:11	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517286582	Email/PDF: resurgentbknottifications@resurgent.com	Sep 10 2021 20:31:58	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517110488	+ Email/PDF: resurgentbknottifications@resurgent.com	Sep 10 2021 20:31:59	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517278939	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 10 2021 20:32:03	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517286635	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 10 2021 20:31:57	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517110490	+ Email/Text: bankruptcy@prosper.com	Sep 10 2021 20:29:00	Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
517110491	+ Email/PDF: resurgentbknottifications@resurgent.com	Sep 10 2021 20:32:11	Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
517110492	+ Email/Text: asmith@marcuslaw.net	Sep 10 2021 20:29:00	Scott H. Marcus & Associates, 121 Johnson Road, Turnersville, NJ 08012-1758
517110494	+ Email/Text: courts@southjerseyfcu.com	Sep 10 2021 20:29:00	South Jersey Federal Credit, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517110969	+ Email/PDF: gecsed@recoverycorp.com	Sep 10 2021 20:31:56	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517110495	+ Email/PDF: gecsed@recoverycorp.com	Sep 10 2021 20:32:02	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517110498	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 10 2021 20:29:00	Webbank/ Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517110496	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517110497	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:,

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517110474 ##+ Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408  
 Allied Interstate LLC, Po Box 361477, Columbus, OH 43236-1477

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2021 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@southjerseyfcu.com
Joseph J. Rogers	on behalf of Debtor Alison Freadhoff jjresq@comcast.net jjrogers0507@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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